

REMARKS

Claims **1-7** have been cancelled, and claims **8-68** were cancelled previously.

Claims **69-99** have been added, and upon entry of this amendment claims **69-99** will be pending. Claims **69, 83 and 97** are independent (three (3) independent claims).

Applicants submit that each of claims **69-99** is fully supported in the specification as filed. No new matter has been added.

The Office Action

Claims 1-7 were rejecting under 35 U.S.C. 101 as claiming the same subject matter as claims 1-7 of U.S. Patent No. 6,064,987. Consequently, claims 1-7 have been canceled herein, and the double patenting rejection is thus moot.

The New Claims

In the Preliminary Amendment filed on November 9, 2001, Applicants mentioned an intention to file another paper to provide further claims prior to receipt of a first Action on the merits. Although we did not attain that goal, submitted herewith are additional claims **69-99** for the Examiner's consideration. We respectfully request their entry into the application.

Claims **69-99** are generally directed to a method, computer readable media and apparatus for transmitting an installment plan offer to the point of sale terminal for consideration by a purchaser. The method includes receiving a purchase price from a point of sale terminal, determining whether to provide an installment plan offer, and transmitting the offer if it was determined that the purchase price qualified the purchaser to receive the installment plan offer. Support for claims **69-99** can be found, for example, on page 12, lines 3-8; page 15, line 18 to page 16, line 18; page 17, line 10 to page 18, line 8; and in Figs. 7-10. Accordingly, Applicants submit that each of claims **69-99** is fully supported in the specification, and that no new matter has been added.

AUTHORIZATION TO CHARGE APPROPRIATE FEES

Applicants hereby petition for a one month extension of time to respond, and authorize the Commissioner to charge our Deposit Account No. 50-0271. In addition, please charge Deposit Account No. 50-0271 for any excess claim fees, and for any other fees that may be required to make this Amendment timely. Please credit any excess fees to the same Deposit Account No. 50-0271.

CONCLUSION

Applicants respectfully submit that all of claims **69-99** are in condition for allowance, and thus respectfully request the Examiner's early re-examination and consideration.

If there are any questions regarding this Amendment or the application, the Examiner is cordially requested to contact Stephan Filipek at telephone number (203) 461-7252 or via electronic mail at sfilipek@walkerdigital.com.

Respectfully submitted,

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Date

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